AGENDA

Housing Opportunity Fund (HOF)

November 4, 2025 @ 3:00 PM

Recording Uploaded to the City of Pittsburgh YouTube Channel

A. Roll Call

Present: Adrienne Walnoha, Elly Fisher, Rebecca Yago, Tanika Harris, Alan Sisco, James Eash, Deidra Washington

Not Present: Terrel Thomas, Rochelle Preston, Deborah Gross, Karen Garrett, Laya Mathews, Robert Helwig

B. Review and Acceptance of Minutes from October 7, 2025, Meeting

First Motion- James Eash

Second Motion- Deidra Washington

C. Public Comment – Anyone from the public who desires to speak may address the Advisory

Natalie Ryan- The eviction filing in Allegheny County is rising. Families are having difficulty affording rapid rent increases and threats to social safety net. Smaller landlords have also found these changes to be financially straining. Through the Housing Stabilization Program, we have helped support this every growing need. Keeping families safely housed and preventing trauma, financial devastation, and housing instability. Many individuals went unserved because of a lack of dollars allocated to this program from previous years. Because we expect there to be an even greater need we request that the HOF board invest \$2 million in Housing Stabilization Funds.

Maddy McGrady- My request is to increase the allocation for the Legal Assistance Program. This adjustment would be to adjust it from \$1.2 million dollars to \$2 million dollars. So, the lawyer of the day program specifically can be expanded to all Magisterial District Courts in the city. This request is to not just sustain existing program levels or to replace HOF funding but to expand this program and help all families that are facing the crisis of eviction by providing a right to counsel.

Megan Hammond- My ask is that the board look ahead toward 2 things in particular. The first being that the HOF board is limited to \$10 million. Those dollars are stretched as we see rising costs of living. For 2026 I ask that the HOF pursue increasing its annual allocation. The second thing is to consider in 2026 how the HOF interacts with its grant fees throughout the year. Given the federal changes we need to ensure that the affordable housing and services that we in Pittsburgh support are functioning equally and equitably.

D. Requests for Proposals

Legal Assistance Program for Homeowners (LAP-H)

The purpose of LAP-H is to provide a one-time legal service to clients who are at risk of losing their homes to foreclosure or facing tangled title and/or estate planning issues. Clients must be homeowners or the occupant of a home in which they claim legal interest, and the home must be their sole residence. To be eligible, the client must be at or below 80% of Pittsburgh's Area Median Income (AMI) and reside within the City of Pittsburgh.

The LAP-H is composed of three primary services:

- Tangled Title
- Foreclosure Prevention
- Estate Planning

The URA received RFP responses from the following organizations:

- WAVE-\$60,000
- Catapult Greater Pittsburgh \$75,000

Neighborhood Legal Services – \$32,500

• Morant Law – \$32,500

• TOTAL - \$200,000

Below are the services that each Administrator will provide:

WAVE– Foreclosure Prevention

Catapult Greater Pittsburgh
– Tangled Title and Estate Planning

Neighborhood Legal Services – Tangled Title, Foreclosure Prevention, and Estate

Planning

Morant Law – Tangled Title and Estate Planning

A motion was made to authorize to approve WAVE, Catapult Greater Pittsburgh, Neighborhood Legal Services, and Morant Law as LAP-H Program Administrators and submit to the URA board for final approval.

First Motion- Elly Fisher

Second Motion- Deidra Washington

Abstention Tanika Harris

E. State of HOF/Programmatic Expenditures and Updates

Regular Update/ Outstanding Balances

HOF 2025 Expenditures:

Legal Assistance: \$171,930.00

Rental Gap Program: \$1,563,695.00

Small Landlord: \$195,636.00

Hof Repay: \$716,301.00

Down Payment and Closing Cost: \$313,375.00

For-Sale Development: \$593,778.00

Homeowner Assistance: \$1,229,608.00

F. 2026 Annual Allocation Plan

• Adjustments to Annual Allocation Plan

A robust conversation was held about previous year's funds and how they were spent and where they stand now. Using this information, it was elaborated on how HOF could best allocate funds considering priorities in the past and the future.

It was suggested to reduce the Demo Dollars to \$0. Adrienne Walnoha reminded the board that the Demo Dollars item was created to provide flexibility with how we use those funds specifically. Providing the opportunity to quickly respond to a need.

Quianna Wasler expressed the importance and need of Legal Assistance. The funds from HOF would support the ever-growing need to expand Legal Assistance.

Alicia Majors commented to the fact that Small Landlord Funds, though very useful, are difficult to spend. She agrees that, at this time, funds may be more useful if put into other programs.

Becky Yago made a remark regarding the importance of Down Payment and RGP as there are many nonprofits and CDC's out there building for sale homes. Being obligated to %80 AMI buyers, these programs greatly impact the outcomes for those buyers.

Alan Sisco asked that we consider remembering the conversation had and the analysis of past years uncommitted and unspent funds; where it stands this year when we start the conversation next year.

- Approval of Annual Allocation Plan
- A motion was made to take \$250,000 from HAP and \$250,000 from RGP and allocate it to LAP. There was continued discussion where it was then amended to approve the Annual Allocation as is written below with the following adjustments. To zero out the Small Landlord Fund Program. As well as reducing the Demo Dollars from \$300,000 down to \$200,000. Taking those reductions, we would add the \$200,000 to Legal Assistance program.

First Motion- Alan Sisco Second Motion- Elly Fisher RGP-\$2,500,000

HSP-\$1,500,000

DPCCAP- \$600,000

HAP- 2,000,000

Legal Assistance Program Tenants- \$1,400,000

Legal Assistance Program Homeowners- \$300,000

Small Landlord Fund- \$0

Demonstration Dollars-\$200,000

First Motion- Alan Sisco

Second Motion – Elly Fisher

G. Adjournment

The next HOF Advisory Board Meeting is December 2, 2025, from 3:00pm-5:00pm, held at the URA Office (412 Boulevard of the Allies Pittsburgh PA 15222) in the Lower Level Conference Room, virtually, and aired live on the City of Pittsburgh's YouTube Channel. This location may be subject to change due to availability, please stay alert November 4 for updates.

Motion to Adjourn:

First motion- Elly Fisher

Second Motion-Tanika Harris